

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Fanya L Feggins**

Case No.:

18-32563-SLM

Judge:

Meisel

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

August 12, 2021☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: FLF Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay a total of \$4,668.08 to the Chapter 13 Trustee from December 2018 through July 2021 (32 months); the debtor shall pay \$362.00 to the Chapter 13 Trustee in August 2021 for approximately 1 month; the debtor shall pay \$181.00 to the Chapter 13 Trustee starting September 2021 for approximately 3 months. The total length of plan is approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scott E. Tanne	Attorney Fees	3,361.91
Scott E. Tanne	Attorney Fees	estimated at 750.00, subject to Court approval
City of Newport News Virginia	Taxes and certain other debts	44.14
IRS	Taxes and certain other debts	0.00
State of New Jersey	Taxes and certain other debts	0.00
State of North Carolina	Taxes and certain other debts	289.08

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Global Lending Services LLC	2012 Volkswagen Tiguan	unknown	unknown

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
City of Newport News Virginia	personal property	45.72

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims

- 4) Lease Arrearages
5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: March 15, 2019.

Explain below why the plan is being modified: to adjust Global Lending treatment in plan as vehicle is being surrendered	Explain below how the plan is being modified: same
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 12, 2021 /s/ Fanya L Feggins
Fanya L Feggins
Debtor

Date: _____
Joint Debtor

Date: August 12, 2021 /s/ Scott E. Tanne
Scott E. Tanne st2477
Attorney for the Debtor(s)

In re:
Fanya Lynette Feggins
Debtor

Case No. 18-32563-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 13, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db	+ Fanya Lynette Feggins, PO Box 827, Montclair, NJ 07042-0827
517872746	+ Allstate Ins., 2775 Sanders Rd., NorthBrook, IL 60062-6127
517880715	+ Allstate Insurance, Po Box 660598, Dallas, TX 75266-0598
517872736	+ City of M VA, PO Box 975, Newport News, VA 23607-0975
517935297	+ City of Newport News Virginia, City Attorney's office/Joseph M Durant, 2400 Washington Avenue, 9th floor, Newport News, VA 23607-4301
517880708	+ City of Newport News Virginia, Commissioner of Revenue, 2400 Washington Avenue, Newport News, VA 23607-4389
517873158	Cox Communications, 6205-B Peachtree, Atlanta, GA 30328
517872741	Dept. of Educ Navient, Wilkes Barre, PA
517873159	Dominion Energy, Dominion Way, Richmond, VA
517872744	+ EZ Pass, 375 McCarter Hwy, Newark, New Jersey 07114-2563
518159140	+ Equifax, PO Box 740241, Atlanta, GA 30374-0241
518159141	+ Experian, PO Box 9701, Allen, TX 75013-9701
517880722	+ First Premier Credit, 601 So. Minnesota Avenue, Sioux Falls, South Dakota, 57104. 57104-4824
517872743	+ First Virginia, 14350 F. Warwick Blvd., Newport News, VA 23602-3800
517880713	+ First Virginia, 14350F Warwick Blvd., Newport News, VA 23608. 23602-3800
517880720	+ Geico, 300 Executive Drive, #240, West Orange, NJ 07052-3325
517872738	+ LM Hickory, d/b/a Results Unlimited, 244 Mustang Trail, VA Beach, VA 23452-7510
517880698	+ LM Hickory Townhomes, dba Hickory Point LLC, Attn: Tariq Louka, Esq., and Results Unlimited, 244 Mustang Trail Virginia Beach, VA. 23452-7510
517880704	+ Labi Investment, LLC, Attn: Akeem Mustapha, 6858 Guinevere Dr, Charlotte, NC 28277-0085
517872739	+ Labi Investments, 6303 Windsor Gate W, Charlotte, NC 28215-4225
517873163	+ Montclair Township, 641 Bloomfield Avenue, Montclair, NJ 07042-3165
517880697	+ NJ EZ Pass New Jersey Turnpike Authority, Po Box 4971, Trenton, NJ 08650-4971
517880721	+ National Recovery Services LLC, 5651 Main Street, Suite 8-345, Williamsville, NY 14221-5569
518206678	+ New Jersey Motor Vehicle Commission, 225 E. State Street, Trenton, NJ 08666-0001
517880702	+ PAM, LLC, New Jersey E-Z Pass, PO Box 1642, Milwaukee, WI 53201-1642
517872745	Paycheck Direct, 6250 Ridgewood Rd., St. Chid, MN 56395
518206677	+ Plymouth Rock Assurance, 695 Atlantic Avenue, boston, MA 02111-2605
518206676	+ Plymouth Rock Assurance, Processing Center, PO Box 55126, Boston, MA 02205-5126
517872740	+ Priority Buy Here, 7520 N. Military Way, Norfolk, VA 23518-4319
517880696	+ Priority Buy Here Pay Here, 7454 N. Military Highway, Building 2, Norfolk, VA 23518-4306
517873161	+ Progressive Ins., 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
518159132	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
517880709	+ State of Maryland, 80 Calvert Street, Annapolis, MD 21401-1907
517880700	+ State of North Carolina, Department of Revenue, Bankruptcy Unit, Attn: Jennifer, Po Box 1168 Raleigh, NC 27602-1168
517872737	+ Ste of No. Carolina, 3200 Atlantic Ave., Raleigh, NC 27604-1668
517880703	+ TD Bank, Po Box 5094, Mt. Laurel, NJ 08054. 08054-5094
517873164	The General, Nashville, TN
517880712	+ The General Insurance, One Nationwide Plaza, Columbus, Ohio 43215-2220
517880710	+ Township of Montclair, 205 Claremont Avenue, Montclair, NJ 07042-3401
518159143	+ Trans Union, PO Box 2000, Chester, PA 19016-2000

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Aug 13, 2021

Form ID: pdf901

Total Noticed: 73

TOTAL: 40

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 13 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 13 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 13 2021 20:34:40	CAPITAL ONE Auto Finance a division of Capital One, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 13 2021 20:34:40	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517947492	+ Email/Text: documentfiling@lciinc.com	Aug 13 2021 20:31:00	13/7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
517872742	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Aug 13 2021 20:34:15	Capital One Auto, 7933 Preston Rd., Plano, TX 75024-2359
517880714	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Aug 13 2021 20:34:41	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
517877154	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 13 2021 20:34:40	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517908544	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 13 2021 20:34:12	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517880705	+ Email/Text: convergent@ebn.phinsolutions.com	Aug 13 2021 20:31:00	Convergent Outsourcing, Po Box 9004, Renton, WA 98057-9004
517880701	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 13 2021 20:31:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518159133	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 13 2021 20:34:12	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518159146	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 13 2021 20:34:12	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518159147	Email/Text: mrdiscen@discover.com	Aug 13 2021 20:31:00	Discover Financial, PO Box 15316, Wilmington, DE 19850
517880707	Email/Text: DEbankruptcy@domenergy.com	Aug 13 2021 20:31:00	Dominion Energy Virginia, Po Box 26543, Richmond, VA 23290.
518159139	+ Email/Text: mrdiscen@discover.com	Aug 13 2021 20:31:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517880706	+ Email/Text: lynn.colombo@duke-energy.com	Aug 13 2021 20:31:00	Duke Energy, 550 S Tryon Street, Charlotte, NC 28202-4200
517873162	+ Email/Text: lynn.colombo@duke-energy.com	Aug 13 2021 20:31:00	Duke Energy, 550 So Tryon Street, Charlotte, NC 28202-4200
517880719	+ Email/Text: astreeter@ercopco.com	Aug 13 2021 20:32:00	Elizabeth River Tunnels, 700 Port Center Parkway, Suite 2B, Portsmouth, VA 23704-5901
517872735	Email/Text: bankruptcy@gslslc.com	Aug 13 2021 20:31:00	Global Lending, 1200 Brookfield Blvd, Greenville, SC 29607
517880699	Email/Text: bankruptcy@gslslc.com	Aug 13 2021 20:31:00	Global Lending Services, PO Box 10437, Greenville, SC 29603.
517980494	Email/Text: bankruptcy@gslslc.com	Aug 13 2021 20:31:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Aug 13, 2021

Form ID: pdf901

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518159131	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 13 2021 20:31:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518011832	Email/PDF: pa_dc_claims@navient.com	Aug 13 2021 20:34:14	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517880717	+ Email/PDF: pa_dc_claims@navient.com	Aug 13 2021 20:34:14	Navient Student Loans, Department of Education Student Loans, 220 Lasley Avenue, Wilkes-Barre, PA 18706. 18706-1430
517880711	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 13 2021 20:31:00	Paycheck Direct, 6250 Ridgewood Road, St. Cloud, MN 56395. 56395-0001
517914281	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 13 2021 20:31:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518159148	+ Email/Text: joey@rmscollect.com	Aug 13 2021 20:32:00	Receivalbe Management Inc., PO Box 17305, Richmond, VA 23226-7305
518159142	Email/Text: joey@rmscollect.com	Aug 13 2021 20:32:00	Receivalbe Management Inc., 7206 Hull Rd, Ste. 211, Richmond, VA 23235
517873160	+ Email/Text: dl-csgbankruptcy@charter.com	Aug 13 2021 20:32:00	Spectrum, 400 Atlantic Street, 10th Floor, Stamford, CT 06901-3512
517880718	+ Email/Text: home.fss-bankruptcy.934c00@statefarm.com	Aug 13 2021 20:31:00	State Farm Insurance, One State Farm Plaza, Bloomington, IL 61710-0001
517871998	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518206679	Email/Text: bankruptcy@td.com	Aug 13 2021 20:31:00	TD Bank, PO Box 1377, Lewiston, ME 04243

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517872747		Northbrook
518885385	*P++	GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583, address filed with court:, Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
517880716	##+	Progressive Insurance, 959 US 46, Parsippany, NJ 07054-3409

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Aug 13, 2021

Form ID: pdf901

Total Noticed: 73

below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Creditor PK Realty Corp. ben@stanzialelaw.com
Denise E. Carlon	on behalf of Creditor Global Lending Services LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com
Scott E. Tanne	on behalf of Debtor Fanya Lynette Feggins ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6